

In re:
James C. Enders, Jr.
Debtor

Case No. 18-10448-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 20, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ James C. Enders, Jr., 201 Joshua Lane, Ephrata, PA 17522-9745
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14070966	+ John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
14044701	# Merchant Capital Group dba, Greenbox Capital, 111 NW 183rd St., Ste. 316, Miami Gardens, FL 33169-4599
14068822	+ North Mill Credit Trust fka EFS Credit Trust, 50 Washington Street, 10th Floor, Norwalk, CT 06854-2751
14307504	Towd Point Mortgage Trust 2019-SJ2, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14079495	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE ET. AL., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14046631	EDI: FORD.COM	Aug 21 2021 03:33:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962-4400
14044698	EDI: IRS.COM	Aug 21 2021 03:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14073198	+ EDI: MID8.COM	Aug 21 2021 03:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14050546	+ Email/Text: ecf@salisianlee.com	Aug 20 2021 23:29:00	National Funding, Inc., Salisian Lee LLP, c/o Neal Salisian, Esq., 550 S. Hope Street, Suite 750, Los Angeles, CA 90071-2686
14078591	EDI: Q3G.COM	Aug 21 2021 03:33:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14050986	+ Email/Text: ecf@salisianlee.com	Aug 20 2021 23:29:00	Quick Bridge Funding, LLC, Salisian Lee LLP, c/o Neal Salisian, Esq., 550 S. Hope Street, Suite 750, Los Angeles, CA 90071-2686
14083854	+ EDI: RMSC.COM	Aug 21 2021 03:33:00	Synchrony Bank, c/o PRA Receivables

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Management, LLC, PO Box 41021, Norfolk VA
23541-1021

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association As Trustee et al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Towd Point Mortgage Trust 2019-SJ2 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
JEROME B. BLANK	on behalf of Creditor U.S. Bank National Association As Trustee et al paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE ET. AL. paeb@fedphe.com
JOHN A. DIGIAMBERARDINO	on behalf of Debtor James C. Enders Jr. jad@cdllawoffice.com, dmk@cdllawoffice.com
REBECCA ANN SOLARZ	on behalf of Creditor Towd Point Mortgage Trust 2019-SJ2 U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Select Portfolio Servicing bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM16 bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS YOUNG.HAE SONG	

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on behalf of Creditor BANK OF AMERICA N.A. paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor U.S. Bank National Association As Trustee et al paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1	James C. Enders Jr.	Social Security number or ITIN	xxx-xx-9697
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-10448-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James C. Enders Jr.

8/19/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.